

Fill in this information to identify your case and this filing:

|   |   |             |           |
|---|---|-------------|-----------|
| Debtor 1                                | <b>Deborah A. Biever</b>                                  |             |           |
|   | First Name  | Middle Name | Last Name |
| Debtor 2<br>(Spouse, if filing)         | First Name  | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE<br>DIVISION |             |           |
| Case number                             | 5:18-bk-2213  |             |           |

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.  
 Yes. Where is the property?

1.1

#### Residence 141 W County Rd

Street address, if available, or other description

Sugarloaf PA 18249-3241

City State ZIP Code

#### Luzerne

County

#### What is the property? Check all that apply

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$140,000.00**

Current value of the portion you own?

**\$140,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee Simple**

Check if this is community property  
(see instructions)

Other information you wish to add about this item, such as local property identification number:

Value per Appraisal of North Penn Realty dated 06/13/2016

##### 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$140,000.00**

#### Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

 No Yes

3.1 Make: Ford  
 Model: Focus  
 Year: 2007  
 Approximate mileage: 155000  
 Other information:  
**Value per Kelley Blue Book**  
**Condition: Fair**

## Who has an interest in the property? Check one

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the  
entire property?Current value of the  
portion you own?\$645.00\$645.00

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

 No Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=> \$645.00

## Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the  
portion you own?  
 Do not deduct secured  
claims or exemptions.

## 6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....Furniture \$1,000.00Appliances and Kitchenware \$400.00

## 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....Laptop; TV's \$200.00

## 8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....Wall Pictures, Spoon Collection and Small Coin Collection \$50.00

## 9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....

**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories No Yes. Describe.....**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe.....**13. Non-farm animals***Examples:* Dogs, cats, birds, horses No Yes. Describe.....One Dog\$50.00**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**\$1,700.00**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No Yes.....Cash on Hand\$20.00**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Yes.....

Institution name:

**BBT Bank**  
Titled Jointly with David J. Biever  
Conyngham, PA\$767.86**BB&T Bank****17.1. Checking Account** Conyngham, PA\$973.02**17.2. Checking Account** Conyngham, PA**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

## 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

 No Yes. Give specific information about them.....

Name of entity:

% of ownership:

## 20. Government and corporate bonds and other negotiable and non-negotiable instruments

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

## 21. Retirement or pension accounts

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

## 22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes. ....

Institution name or individual:

**Security Deposit on  
Rental Unit****Tenants****\$300.00**

## 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

 No Yes..... Issuer name and description.

## 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

## 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

 No Yes. Give specific information about them...

## 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...

## 27. Licenses, franchises, and other general intangibles

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...

## Money or property owed to you?

## Current value of the

## portion you own?

Do not deduct secured  
claims or exemptions.

## 28. Tax refunds owed to you

 No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

## 29. Family support

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No  
 Yes. Give specific information..

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No  
 Yes. Name the insurance company of each policy and list its value.

|   |              |                            |
|---|--------------|----------------------------|
| Company name:                           | Beneficiary: | Surrender or refund value: |
| <u>State Farm Life Insurance - Term</u> |              | <u>\$0.00</u>              |

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No  
 Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No  
 Yes. Describe each claim.....

|  |                   |
|--|-------------------|
| <u>Lawsuit against Zalaro on behalf of Estate of Joan Dvorscak (Mother)(Proceeds Received)</u> | <u>\$4,568.92</u> |
| <u>Possible Action against Aronow Law, P.C.</u>  | <u>\$4,000.00</u> |

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

No  
 Yes. Describe each claim.....

**35. Any financial assets you did not already list**

No  
 Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

|                    |
|--------------------|
| <u>\$10,629.80</u> |
|--------------------|

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

No. Go to Part 6.  
 Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.  
 Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

## 53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

 No Yes. Give specific information.....

|   |                 |
|---|-----------------|
| Lawn Mower - \$200.00; Weed Wacker - \$50.00; Leaf Blower - \$20.00;<br>Rake and Shovels - \$10.00; Lawn Cart - \$10.00; Patio Furniture -<br>\$50.00 | <b>\$340.00</b> |
|---|-----------------|

## 54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$340.00****Part 8: List the Totals of Each Part of this Form**

|  |                              |
|--|------------------------------|
| 55. Part 1: Total real estate, line 2 .....                            | <b>\$140,000.00</b>          |
| 56. Part 2: Total vehicles, line 5 .....                               | <b>\$645.00</b>              |
| 57. Part 3: Total personal and household items, line 15 .....          | <b>\$1,700.00</b>            |
| 58. Part 4: Total financial assets, line 36 .....                      | <b>\$10,629.80</b>           |
| 59. Part 5: Total business-related property, line 45 .....             | <b>\$0.00</b>                |
| 60. Part 6: Total farm- and fishing-related property, line 52 .....    | <b>\$0.00</b>                |
| 61. Part 7: Total other property not listed, line 54 .....             | <b>\$340.00</b>              |
| 62. Total personal property. Add lines 56 through 61... .....          | <b>\$13,314.80</b>           |
|  | Copy personal property total |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 ..... | <b>\$153,314.80</b>          |

Fill in this information to identify your case:

|   |   |             |           |
|---|---|-------------|-----------|
| Debtor 1                                | <b>Deborah A. Biever</b>                                  |             |           |
|   | First Name  | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | First Name  | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE<br>DIVISION |             |           |
| Case number<br>(if known)               | <u>5:18-bk-2213</u>                                       |             |           |

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on<br><i>Schedule A/B</i> that lists this property                            | Current value of the<br>portion you own    | Amount of the exemption you claim   | Specific laws that allow exemption |
|--|--|---|------------------------------------|
|  | Copy the value from<br><i>Schedule A/B</i> | Check only one box for each exemption.  |                                    |
| <b>Residence</b><br>141 W County Rd<br>Sugarloaf PA, 18249-3241<br>County : Luzerne<br>Line from <i>Schedule A/B</i> 1.1 | <u>\$140,000.00</u>                        | <input checked="" type="checkbox"/> <u>\$18,347.04</u><br><input type="checkbox"/> 100% of fair market value, up to<br>any applicable statutory limit | <b>11 USC § 522(d)(1)</b>          |
| <b>Ford</b><br>Focus<br>2007<br>155000<br>Line from <i>Schedule A/B</i> 3.1  | <u>\$645.00</u>                            | <input checked="" type="checkbox"/> <u>\$645.00</u><br><input type="checkbox"/> 100% of fair market value, up to<br>any applicable statutory limit    | <b>11 USC § 522(d)(2)</b>          |
| <b>Furniture</b><br>Line from <i>Schedule A/B</i> 6.1  | <u>\$1,000.00</u>                          | <input checked="" type="checkbox"/> <u>\$1,000.00</u><br><input type="checkbox"/> 100% of fair market value, up to<br>any applicable statutory limit  | <b>11 USC § 522(d)(3)</b>          |
| <b>Appliances and Kitchenware</b><br>Line from <i>Schedule A/B</i> 6.2   | <u>\$400.00</u>                            | <input checked="" type="checkbox"/> <u>\$400.00</u><br><input type="checkbox"/> 100% of fair market value, up to<br>any applicable statutory limit    | <b>11 USC § 522(d)(3)</b>          |

| Brief description of the property and line on Schedule A/B that lists this property  | Current value of the portion you own<br>Copy the value from Schedule A/B | Amount of the exemption you claim<br>Check only one box for each exemption.   | Specific laws that allow exemption |
|--|--|---|------------------------------------|
| <b>Laptop; TV's</b><br>Line from Schedule A/B <b>7.1</b>   | <u>\$200.00</u>  | <input checked="" type="checkbox"/> <b>\$200.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | <b>11 USC § 522(d)(3)</b>          |
| <b>Wall Pictures, Spoon Collection and Small Coin Collection</b><br>Line from Schedule A/B <b>8.1</b>  | <u>\$50.00</u>   | <input checked="" type="checkbox"/> <b>\$50.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | <b>11 USC § 522(d)(5)</b>          |
| <b>One Dog</b><br>Line from Schedule A/B <b>13.1</b>   | <u>\$50.00</u>   | <input checked="" type="checkbox"/> <b>\$50.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | <b>11 USC § 522(d)(3)</b>          |
| <b>Cash on Hand</b><br>Line from Schedule A/B <b>16.1</b>  | <u>\$20.00</u>   | <input checked="" type="checkbox"/> <b>\$20.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit    | <b>11 USC § 522(d)(5)</b>          |
| <b>BBT Bank</b><br><b>Titled Jointly with David J. Biever</b><br><b>Conyngham, PA</b><br>Line from Schedule A/B <b>17.1</b>  | <u>\$767.86</u>  | <input checked="" type="checkbox"/> <b>\$767.86</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | <b>11 USC § 522(d)(5)</b>          |
| <b>BB&amp;T Bank</b><br><b>Conyngham, PA</b><br>Line from Schedule A/B <b>17.2</b>   | <u>\$973.02</u>  | <input checked="" type="checkbox"/> <b>\$973.02</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | <b>11 USC § 522(d)(5)</b>          |
| <b>Tenants</b><br>Line from Schedule A/B <b>22.1</b>   | <u>\$300.00</u>  | <input checked="" type="checkbox"/> <b>\$300.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | <b>11 USC § 522(d)(5)</b>          |
| <b>Lawsuit against Zaralto on behalf of Estate of Joan Dvorscak (Mother)(Proceeds Received)</b><br>Line from Schedule A/B <b>33.1</b>  | <u>\$4,568.92</u>  | <input checked="" type="checkbox"/> <b>\$4,467.08</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>11 USC § 522(d)(5)</b>          |
| <b>Possible Action against Aronow Law, P.C.</b><br>Line from Schedule A/B <b>33.2</b>  | <u>\$4,000.00</u>  | <input checked="" type="checkbox"/> <b>\$4,000.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | <b>11 USC § 522(d)(11)(D)</b>      |
| <b>Lawn Mower - \$200.00; Weed Wacker - \$50.00; Leaf Blower - \$20.00; Rake and Shovels - \$10.00; Lawn Cart - \$10.00; Patio Furniture - \$50.00</b><br>Line from Schedule A/B <b>53.1</b> | <u>\$340.00</u>  | <input checked="" type="checkbox"/> <b>\$340.00</b><br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | <b>11 USC § 522(d)(3)</b>          |

## 3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Fill in this information to identify your case:

|   |   |             |           |
|---|---|-------------|-----------|
| Debtor 1                                | <b>Deborah A. Biever</b>                                  |             |           |
|   | First Name  | Middle Name | Last Name |
| Debtor 2<br>(Spouse if, filing)         | First Name  | Middle Name | Last Name |
| United States Bankruptcy Court for the: | MIDDLE DISTRICT OF PENNSYLVANIA, WILKES-BARRE<br>DIVISION |             |           |
| Case number<br>(if known)               | <u>5:18-bk-2213</u>                                       |             |           |

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Deborah A. Biever

Deborah A. Biever  
Signature of Debtor 1

Date October 13, 2020

X

\_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_